

REMARKS

Claims 1-3, 5, 6 and 8-14 are pending in this application. The Office Action rejected the pending claims under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,796,490 to *Drummond et al.* Claim 3 was objected to for lack of antecedent basis in regard to the recitation “the virtual cash card identifying number.” The Office Action also requested removal of the words “Disclosed are” from the first line of the Abstract.

The Abstract and Claims 3, 5, 6 and 9 have been amended. No new matter is presented.

The amendment to Claim 3 overcomes the objection for lack of antecedent basis in regard to the recitation “the virtual cash card identifying number.” The amendments to Claims 5, 6 and 9 correct typographical errors that were found in those claims.

Turning now to the rejection of the pending claims as allegedly being anticipated by *Drummond et al.*, it is respectfully submitted that *Drummond et al.* fails to disclose the recitation of *a withdrawing term for virtual cash*, as alleged in the Office Action.

Drummond et al. discloses a wireless system that utilizes a message gateway router and a firewall to allow for remote installation of Automated Teller Machines (ATMs), i.e. without regard to “land line based network requirements.” (Col. 1, lines 47-48 and Col. 2, lines 1-4.) *Drummond et al.* teaches using any one of a Personal Digital Assistant (PDA), notebook computer or mobile phone (items 86, 88 and 90, respectively, in Fig. 4) to join in an “operative connection with a wireless access point or wireless hub 84.” (Column 6, lines 23-24.) However, *Drummond et al.* fails to disclose either *a withdrawing term for virtual cash*, *a purchasing term for a virtual credit card* or *a using term for any one of a plurality of virtual cards*, as in the pending claims.

The Examiner references the disclosure at Fig. 4 and at Col. 3, line 4 through

Col. 4, line 55 of *Drummond et al.* as allegedly disclosing *a withdrawing term for virtual cash*. (Office Action, page 3) To the contrary, the cited disclosure of *Drummond et al.* describes an exchange of “information corresponding to an account associated with the portable wireless device” (Col. 3, lines 17-18) for the purpose of giving “the portable wireless device access to the wide area network.” (Col. 3, lines 24-25.) Nowhere, either in the cited portions of *Drummond et al.* or elsewhere, is *a withdrawing term for virtual cash* disclosed or suggested, as in Claims 1-3 and 8. Nor does *Drummond et al.* disclose *a purchasing term for a virtual credit card*, as in Claims 5, 6, 9 and 10, or *a using term for any one of a plurality of virtual cards*, as in Claims 11-14.

At least in view of these failures of *Drummond et al.* the pending claims, i.e. Claims 1-3, 5, 6 and 8-14, are in condition for allowance.

Finally, to confirm that this U.S. National phase application is complete, enclosed with this Amendment is a Submittal of Formal Drawing Sheet, with Figure 16. The Specification describes sixteen figures as being part of this application. See, e.g., page 13, line 23 of the Specification. The Korean application includes sixteen figures, as described in the Specification. However, it appears that only fifteen figures were provided in the related PCT application. Accordingly, it is possible that only fifteen figures were made part of the U.S. National phase application. To ensure completeness of the U.S. National phase application, entry of Figure 16 that is provided with the enclosed Submittal of Formal Drawing Sheet is requested. At least because the priority Korean application includes sixteen figures, including Figure 16 provided with the enclosed Submittal of Formal Drawing Sheet, entry of Figure 16 does not constitute new matter.

The application as now presented containing Claims 1-3, 5, 6, and 8-14, is believed to be in condition for allowance. Should the Examiner have any questions, she

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is requested to contact the undersigned at the number indicated below. Early and favorable reconsideration is earnestly solicited.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Paul J. Farrell", written in a cursive style.

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Enclosure: Submittal of Formal Drawing Sheet